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Docket No. 1986.004.00-US
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Errol O. KENDALL et al.

Customer No. 30827

Application No. 10/024,585

Confirmation No. 2499

Filed: December 21, 2001

Art Unit: 3693

For: SYSTEM FOR APPRAISING LIFE
INSURANCE AND ANNUITIES

Examiner: Sara M. Chandler

MS AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AFTER FINAL

Sir:

In response to the Final Office Action dated October 20, 2008, please amend the patent application identified above as follows:

INTRODUCTORY COMMENTS

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 18 of this paper.